

WORKERS' COMPENSATION INSURANCE RATING BUREAU

of California

525 MARKET STREET, SUITE 800 • SAN FRANCISCO, CA 94105-2716

Telephone (415) 777-0777

May 21, 2002

WCIRB BULLETIN NO. 2002-09

RE: CALIFORNIA WORKERS' COMPENSATION
PURE PREMIUM RATES – EFFECTIVE JULY 1, 2002

TO ALL WCIRB MEMBERS:

On March 28, 2002, the WCIRB issued a WCIRB Regulatory/Advisory Filing Notice containing a pure premium rate filing that had been submitted to the Insurance Commissioner of the State of California on the same date. A public hearing on the matter contained in the WCIRB's filing was held on May 14, 2002. A decision has been issued with respect to the matter contained in the pure premium rate filing. The Insurance Commissioner's Decision dated May 20, 2002, File No. RH-02020824, is enclosed.

In the Decision, the WCIRB's proposed increase in the advisory pure premium rates of 10.1% to be effective July 1, 2002 with respect to new and renewal policies with anniversary rating dates on or after July 1, 2002 was approved. To facilitate the filing of insurer rates with the California Department of Insurance (CDI), copies of the approved pure premium rates and the CDI "Workers' Compensation Rate, Plan and Form Filing Instructions" are enclosed. Additional rate filing forms and instructions are available on CDI's Web site at www.insurance.ca.gov. and can be downloaded after clicking on the "insurer" icon.

The CDI has advised the WCIRB that those insurers which choose to simply change their base rates to reflect the July 1, 2002 change in pure premium rates may request an early effective date pursuant to California Insurance Code Section 11735(a). Following submission of a complete filing, insurers may utilize those rates rather than waiting 30 days to implement the new base rates. Also, the CDI will accept electronic filings using the State Electronic Rate Filing Form (SERFF) system. Information on SERFF submissions will be available on the CDI website at: www.insurance.ca.gov in the "Regulating Insurers" section, under the "Rate Filings" link.

Re: California Workers' Compensation Pure Premium Rates –
Effective July 1, 2002

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Additional copies of this Bulletin (Product Number AD1025A, selection criteria FB2002-03) may be ordered from the WCIRB at a cost of \$25 per copy, plus tax. An order form is enclosed for your convenience. Further, the Insurance Commissioner's decision, along with the approved pure premium rates, may be viewed on the WCIRB's Web site at wcirbonline.org.

Please provide for distribution of this Bulletin to effect the greatest possible use.

ROBERT G. MIKE
President

Enclosures:

CDI Decision - File No. RH-02020824

Approved Pure Premium Rates

CDI Workers' Compensation Rate, Plan and

Form Filing Instructions

WCIRB Product Order Form

STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE

FILE NUMBER RH—02020824

In the Matter of: Proposed adoption of the Insurance Commissioner's regulations pertaining to pure premium rates for workers' compensation insurance to be effective on July 1, 2002.

DECISION

I hereby approve an increase in the advisory pure premium rates for workers' compensation insurance of 10.1%. The increase was recommended by the Workers' Compensation Insurance Rating Bureau of California and no comments in opposition to this increase have been received

I hereby adopt the attached Proposed Decision and Proposed Order of Larry C. White, Senior Staff Counsel, as my Decision in the above entitled matter.

IT IS SO ORDERED THIS 20th DAY OF MAY, 2002

Harry W. Low
INSURANCE COMMISSIONER

STATE OF CALIFORNIA

DEPARTMENT OF INSURANCE

PROPOSED DECISION

RH—02020824

In the Matter of: Proposed adoption of the Insurance Commissioner's regulations pertaining to pure premium rates for workers' compensation insurance, to be effective on July 1, 2002.

A public hearing was held on the captioned matter at the time and place set forth in the Notice of Proposed Action and Notice of Public Hearing, File Number RH--02020824, dated March 28, 2002, which is included in the record. The record discloses the persons and entities to whom or which the Notice was disseminated. The Notice summarized the proposed changes and recited that a summary of the information submitted by the Insurance Commissioner in connection with the proposed changes was available to the public. In addition, the "Filing Letter" dated March 28, 2002 submitted by the Workers' Compensation Insurance Rating Bureau of California (the "Bureau") and related documents were available for inspection by the public at the San Francisco and Los Angeles offices of the Department of Insurance and were also available for inspection on the WCIRB website at www.wcirbonline.org.

Testimony from the Bureau, written and oral, was taken at a hearing in San Francisco on May 14, 2002 and exhibits were received into the record. There were no comments from other parties, including the public members of the Bureau's governing committee, either written or oral. The matter was submitted for decision at the conclusion of the hearing, subject to the record remaining open for additional written comments received at the San Francisco office of the Department of Insurance by 5 P.M. on May 17, 2002. Further comments were received from the Bureau before close of the record on May 17, 2002. The matter having been duly heard and considered, the following Proposed Decision and Proposed Order are hereby made.

EXPLANATION AND HISTORY

The matters considered at the hearing consisted of proposed changes in the regulations of the Insurance Commissioner regarding workers' compensation pure premium rates. No other changes to the Uniform Statistical Reporting Plan or the Experience Rating Plan were proposed or considered. The new regulations will apply to new and renewal policies with anniversary rating dates on or after July 1, 2002.

The changes in the regulations were proposed to the Insurance Commissioner in a letter with attachments (the "Filing Letter") dated March 28, 2002, submitted by the Workers'

Compensation Insurance Rating Bureau of California, a licensed workers' compensation insurance rating organization.

The Bureau's filing proposed pure premium rates that reflect insurer loss costs and loss adjustment expenses.

The Bureau has proposed an increase in pure premium rates of 10.1% to be effective for new and renewal policies with anniversary rating dates on or after July 1, 2002. For reasons detailed below, the Bureau's proposal is adopted.

The Adopted Pure Premium and Its Determination

Pure premium rates approved by the Insurance Commissioner reflect only loss costs, including loss adjustment expenses; they do not include any provision for general expenses, commissions, other acquisition expenses, premium taxes, or profits. These pure premium rates are not mandatory; they are advisory only.

Our decisions typically discuss two categories of items: changes in the Bureau's proposed methodology from prior filings and issues raised by other parties.

For the first category, the pure premium calculation uses the same methodology we approved last time. The one difference is that it relies on accident year data evaluated at 24 months rather than at 15 or 18 months. Such a difference is unavoidable given that the proposed effective date is July 1 rather than the usual January 1.

The only issue we see is whether instead the filing should use the most recent accident year data evaluated at 12 months. Using accident year 2001, the indicated change would be 5.2% rather than 10.1%. The question is whether the accident year 2001 projections are stable and certain enough to be relied upon. The answer appears to be no.

The Bureau discusses the reliability of the accident year 2001 projection in their filing. They list three concerns. First, only about 10% of losses are paid at 12 months, and loss development factors in the range of 10 are inherently volatile. Second, 12-month projections for each of the last six years have significantly understated the ultimate loss ratios. Third, the projection using incurred loss development is 20 points higher than the projection using paid loss development.

We make the following observations. On the first point, the Bureau usually makes filings based on paid projections at 15 months and the inherent volatility at 15 months is not significantly less. On the second, the difference between the average understatement on the 12- and 24-month projections is not statistically significant. On the third, the Bureau has not used incurred loss development in its filings in many years because it is considered less reliable than paid development.

The Bureau with each successive filing in recent years has pursued ever more aggressive loss development methods, from using the three-year average to using the latest-year to trending the factors forward, trying to catch up to the continuing deterioration of the loss development patterns. There is no certainty that they have caught up yet. The Bureau has indicated that they are considering even more aggressive methods for their next filing. The risk increases that if a turning point eventually occurs, the Bureau will badly overshoot on its estimates.

The accident year 2001 on-level pure premium ratios are the first hint in a long time of an improvement. However, there is considerable uncertainty in the 2001 projection. Even if there were more certainty, we would be unable to distinguish a turning point from a mere pause in an otherwise relentlessly upward trend. All the available indicators (such as closing rates) except the accident year 2001 on-level pure premium ratios still imply worsening development, and tend to show that we aren't at a turning point yet.

Given the current difficult environment in the California workers' compensation insurance market, it is preferable to err on the side of caution. It is important to lessen the risk that underestimation of loss costs will occur, thereby tending to undermine the financial stability of the market further.

In the Department's 2001 pure premium rate decision, the Bureau was directed to do studies in three areas: the projections of the employment cost index, causes of long-tail loss development and the effect of the shift toward more large deductible policies. While none of these studies have been completed yet, the Bureau has given the department assurances that they are working diligently on them and that progress is being made. We look forward to the completion of the Bureau's studies, and we expect their results to be reflected in future Bureau filings.

We also encourage the Bureau to look very carefully at the turning point issue in future reviews. The Bureau should consider the issue of how best to identify turning points and should try to identify the best precursors of turning points.

PROPOSED ORDER

WHEREFORE, IT IS ORDERED, by virtue of the authority vested in the Insurance Commissioner by California Insurance Code Sections 11734, 11750, 11750.3, 11751.5, and 11751.8 that Section 2318.6 of Title 10 of the California Code of Regulations is hereby amended and modified in the respects specified herein.

IT IS FURTHER ORDERED that these regulations shall be effective July 1, 2002 for all new and renewal policies with anniversary rating dates on or after that date.

I HEREBY CERTIFY that the foregoing constitutes my Proposed Decision and Proposed Order in the above entitled matter as a result of the hearing held before me as a Senior Staff Counsel of the Department of Insurance on May 14, 2002, and I hereby recommend its adoption as the Decision and Order of the Insurance Commissioner of the State of California.

May 20, 2002

Larry C. White
Senior Staff Counsel

PURE PREMIUM RATE SECTION

Effective July 1, 2002 on New and Renewal Policies
with Normal Anniversary Dates on or After July 1, 2002

Legend:

(A) See immediately following page.

Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate
0005	6.48	2117	15.79	3082	12.74	3815	10.81	4512	1.01	5348	12.14	6364	15.26
0016	12.29	2121	4.84	3085	7.52	3821	9.75	4557	5.70	5403	31.64	6400	16.54
0034	11.11	2142	7.39	3099	4.54	3828	6.46	4558	4.32	5432	11.16	6504	10.86
0035	7.49	2150	14.70	3110	11.67	3830	6.64	4567	8.08	5436	9.16	6834	8.57
0036	9.98	2163	10.10	3131	6.98	3831	4.45	4611	4.95	5443	12.66	7133	8.53
0038	15.60	2211	14.36	3146	7.54	3840	9.90	4623	6.86	5446	18.00	7198	17.18
0040	5.80	2222	7.46	3152	4.40	4000	12.90	4635	4.42	5447	7.85	7207	15.60
0041	6.15	2362	7.55	3165	7.85	4034	16.04	4665	12.47	5467	20.45	7219	17.18
0042	11.31	2402	6.93	3169	8.28	4036	7.11	4683	7.89	5470	11.91	7232	9.19
0044	9.12	2413	11.73	3175	9.98	4038	8.52	4691	2.92	5473	20.53	7248	5.42
0045	6.62	2501	4.75	3178	4.24	4041	13.49	4692	3.82	5474	16.56	7272	25.77
0050	11.05	2570	11.80	3179	6.87	4049	8.63	4717	9.14	5479	16.02	7332	9.34
0079	6.73	2571	8.08	3180	7.86	4111	3.60	4720	7.44	5482	10.50	7360	22.67
0106	34.43	2576	13.20	3220	8.58	4112	2.31	4740	3.93	5484	25.03	7365	14.13
0171	14.58	2584	17.14	3241	9.22	4114	16.24	4771	7.01	5485	11.47	7382	14.95
0172	7.33	2585	10.73	3257	5.84	4130	12.94	4828	6.53	5506	12.08	7392	15.47
0251	7.88	2586	7.52	3300	15.24	4150	4.72	4829	4.27	5507	6.94	7403	8.47
0400	11.12	2589	7.52	3339	7.46	4239	6.30	4831	6.09	5538	16.04	7405	2.92
0401	13.97	2623	8.43	3365	15.34	4240	6.54	4922	6.34	5542	6.56	7409	13.55
1122	11.42	2660	7.65	3372	7.78	4243	6.91	4983	10.21	5552	45.19	7410	11.21
1123	22.98	2683	8.09	3383	3.75	4244	9.30	5020	7.22	5553	18.12	7421	3.95
1124	16.00	2688	6.03	3400	10.92	4250	6.53	5027	21.60	5606	3.04	7424	6.67
1320	4.45	2702	40.83	3401	10.10	4251	8.13	5028	9.69	5630	31.64	7428	7.68
1322	19.84	2710	20.68	3501	6.54	4279	8.11	5040	20.06	5631	11.16	7429	7.86
1330	24.39	2727	28.17	3507	11.68	4283	9.02	5057	22.23	5632	31.64	7500	8.48
1438	9.38	2731	12.84	3560	7.81	4286	11.74	5059	29.22	5633	11.16	7515	3.68
1452	6.90	2757	14.04	3566	2.82	4295	5.74	5102	11.43	5645	31.64	7520	8.48
1463	10.97	2759	13.65	3567	2.82	4297	1.30	5107	10.32	5650	12.57	7538	18.66
1624	11.42	2790	4.68	3568	4.25	4299	5.78	5108	17.55	5697	11.16	7539	2.92
1699	5.88	2797	16.89	3569	4.95	4304	8.66	5128	2.17	5951	1.53	7580	4.10
1701	11.40	2806	11.37	3570	6.87	4312	6.94	5140	6.34	6003	15.70	7600	7.52
1710	10.15	2812	11.18	3572	2.18	4351	2.83	5146	9.90	6011	7.96	7601	27.61
1741	6.75	2819	20.45	3573	3.45	4354	3.84	5160	4.29	6204	19.77	7605	6.14
1803	16.58	2840	10.89	3574	7.34	4360	2.88	5183	13.67	6206	6.18	7606	7.67
1925	11.80	2842	12.57	3577	2.68	4361	4.06	5184	11.23	6213	4.66	7607	1.07
2002	10.79	2852	10.28	3578	2.82	4362	1.95	5185	10.66	6216	12.38	7610	1.41
2003	9.71	2881	11.96	3612	7.43	4410	10.58	5186	5.79	6218	14.34	7706	9.88
2014	7.53	2883	15.26	3620	15.65	4414	11.35	5187	6.12	6220	6.10	7707	(A)
2030	12.66	2915	13.08	3632	6.53	4420	18.65	5190	11.45	6233	9.05	7720	10.54
2063	9.14	2923	10.26	3634	7.24	4432	8.68	5191	4.18	6235	19.78	7721	7.91
2081	19.41	3018	9.61	3643	6.61	4470	6.71	5192	11.48	6237	7.22	7722	(A)
2095	12.20	3022	9.53	3647	9.63	4478	10.70	5195	9.55	6251	13.58	7855	10.89
2102	11.35	3030	19.38	3651	3.80	4492	12.64	5201	13.02	6254	12.93	8001	8.14
2106	16.88	3039	18.38	3681	2.82	4494	10.16	5205	8.31	6258	14.24	8004	5.70
2107	8.38	3040	17.77	3719	6.99	4495	10.47	5207	6.51	6307	18.90	8006	7.70
2108	13.75	3060	13.08	3724	9.00	4496	10.84	5212	12.88	6308	9.19	8008	4.97
2109	13.93	3066	7.49	3726	9.16	4497	9.01	5213	11.91	6315	15.05	8013	2.60
2111	9.88	3070	2.36	3805	4.12	4498	8.86	5214	7.50	6316	9.46	8015	9.16
2113	12.80	3076	8.77	3807	11.64	4499	6.80	5222	16.67	6325	10.62	8017	5.49
2116	13.39	3081	13.45	3808	4.76	4511	3.09	5225	19.10	6361	10.69	8018	9.80

PURE PREMIUM RATE SECTION
Effective July 1, 2002 on New and Renewal Policies
with Normal Anniversary Dates on or After July 1, 2002

(Continued)

Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate	Code No.	P.P. Rate
8019	3.16	8111	9.24	8391	6.50	8813	1.78	9011	10.88	9156	8.38	9620	6.66
8021	18.22	8113	23.68	8392	10.03	8818	1.45	9015	11.68	9180	9.82		
8028	10.45	8116	9.25	8393	6.65	8820	1.46	9016	9.56	9181	26.49		
8031	9.79	8117	10.69	8397	7.72	8822	2.58	9031	7.82	9182	2.36		
8032	6.67	8204	23.68	8400	6.20	8823	8.00	9033	9.15	9184	17.84		
8039	7.18	8209	11.73	8500	19.78	8827	9.35	9043	4.76	9185	46.32		
8041	10.91	8215	16.31	8601	1.56	8829	8.80	9048	11.22	9220	11.60		
8042	8.54	8227	11.64	8631	28.14	8830	4.76	9050	11.03	9402	7.49		
8046	7.86	8232	13.78	8720	5.42	8831	4.82	9053	4.66	9403	18.49		
8057	11.47	8264	15.28	8729	3.66	8834	3.07	9059	4.32	9410	5.11		
8059	6.76	8265	17.30	8740	1.27	8838	2.47	9060	7.01	9420	15.35		
8060	7.52	8267	15.00	8741	0.40	8839	2.33	9061	6.00	9422	7.94		
8061	10.01	8278	(A)	8742	1.27	8840	2.08	9066	7.92	9424	10.32		
8062	2.83	8286	13.32	8743	0.62	8846	1.30	9067	4.62	9426	15.63		
8063	5.14	8290	9.91	8745	10.47	8847	16.97	9069	8.08	9501	7.40		
8064	7.92	8291	10.04	8748	1.96	8850	3.08	9070	12.35	9507	7.81		
8065	4.36	8292	13.26	8755	2.00	8851	8.96	9079	5.76	9516	5.09		
8066	4.94	8293	32.42	8800	4.08	8852	4.70	9085	9.98	9519	10.00		
8070	3.21	8304	14.70	8801	2.42	8859	0.40	9092	5.97	9521	14.18		
8071	3.47	8324	7.39	8803	0.59	8868	2.75	9096	27.01	9522	6.90		
8102	6.80	8350	11.16	8804	5.82	8875	2.52	9097	8.39	9529	13.60		
8103	11.08	8387	6.85	8806	9.35	9007	7.06	9101	7.98	9549	13.92		
8106	11.32	8388	9.58	8807	1.45	9008	13.74	9151	1.78	9552	22.15		
8107	8.27	8389	8.33	8808	1.56	9009	7.10	9154	5.49	9586	5.10		
8110	5.95	8390	10.97	8810	1.03	9010	10.39	9155	3.78	9610	3.88		

**FIREFIGHTERS, POLICE,
POLICE DEPUTIES, ETC.**

Firefighters - volunteers
Police, Sheriffs - volunteers

Per
Code Capita
No. P.P. Rate

7707 373.73
7722 273.81

HORSE RACING

Jockeys employed at a rate per race
(See Classification 8631 - Racing
Stables for instructions)

Per
Code Race
No. P.P. Rate

8278 66.41

WORKERS' COMPENSATION RATE, PLAN, AND FORM FILING INSTRUCTIONS

Every insurer that writes workers' compensation insurance in California must have on file with the California Department of Insurance (the "Department") its complete rating manual. The rating manual must include all rates, classifications, rating plans, rate deviations, modification factors, and other information to enable the Department to determine all workers' compensation rates the insurer will charge, for all plans filed. In addition, the Insurance Commissioner has specified by regulation that a Rate Filing Form (the Form or "CA-WC") be completed which requires the disclosure of certain financial and expense information. The Form is to be submitted with the required exhibits and an actuarial certification. All policy forms and endorsements must be filed with the Workers' Compensation Insurance Rating Bureau.

GENERAL INSTRUCTIONS

Rates & Rating Plans		Policy Forms & Endorsements
Where to File:	California Department of Insurance Rate Regulation Division: RFB/WC 300 South Spring Street, Suite 12705 Los Angeles, CA 90013	Workers' Compensation Insurance Rating Bureau of California Policy Examination Department 525 Market Street, Suite 800 San Francisco, CA 94105-2716
When to File:	Annually after the Commissioner's decision approving advisory pure premium rates, effective January 1.	Whenever filing new forms, adopting new California approved forms, or revising previously approved forms/endorsements.
Procedure:	File CA-WC 1, 2, & 3, at least 30 days prior to the proposed effective date. Include all requested exhibits required by The rate filing form, manual rates pages, and an actuarial certification. Include an informational copy of forms that have rate impact. Provide 3 copies of the rate filing.	Refer to WCIRB Membership notice dated 9/18/98. Procedures vary for: standards forms, California approved forms, non-standard forms, and limiting or restricting forms.
Applicable Codes:	California Insurance Code §11730, et.seq. Cal. Code of Regulations, Title 10 §2509.30	California Insurance Code §11658 Cal. Code of Regulations, Title 10 §2218
Questions Contact: Obtaining forms, Instructions, and rate filing lists:	In writing: above address E-mail: BarkerD@insurance.ca.gov . Telephone: (213) 346-6786 Telephone: (213) 346-6788 Telephone: (213) 346-6736 To obtain additional forms, instructions & rate filings lists by specific carriers, visit our website at www.insurance.ca.gov . Click on "insurers".	In writing: above address Telephone: (415) 778-7103 Telephone: (415) 778-7100

**WORKERS' COMPENSATION RATES & RATING PLANS
SPECIFIC FILING INSTRUCTIONS**

Group Insurers:

Tiered rates: If each company within the group has tiered rates or different rate levels, forms CA-WC 1, 2, & 3 must be completed for each company. Please submit the forms in alphabetical order.

Uniform rates: If all member companies are using the same rates, simply complete form CA-WC 1 for each company, and one set of CA-WC 2 and 3 for the whole group. Submit forms CA-WC 1 in alphabetical order.

**U.S. L&H, Federal, & Maritime rates
and
Employment Practice Liability:**

U.S. L & H rates and Employment Practice Liability (E.P.L.) rates are subject to Proposition 103. Use forms CA-RA, & instructions CA-IA. **Do NOT use forms CA-WC.** Send Federal and E.P.L. rate and form filings to:

California Department of Insurance
Rate Filing Bureau – Intake Unit
45 Fremont Street, 23rd Floor
San Francisco, CA 94105

Excess workers' compensation rates: Use forms CA-WC 1, 2, and 3, and include *informational* copies of policy forms and endorsements. Actual forms filing must be submitted to the WCIRB.

Rating Manual and Rating Plans:

A current copy of the insurer's underwriting and rating manual, including manual rates, rules, and rating plans must be on file at the Department at all times. Following the initial filing, only subsequent revisions need to be filed including manual rate pages & rules changes. **Exception:** the advisory WCIRB underwriting manual & rating plans may be reference filed, and only the manual rate pages and the Retro and Deductible expense related rating values (Appendix C), and subsequent rating revisions or rule deviations need to be filed.

Public Viewing:

Rate filings may be viewed at Department offices in Los Angeles & San Francisco. Appointments are required for use of the viewing facilities and may be made by telephoning (213) 346-6741 for Los Angeles viewers and (415) 904-5800 for San Francisco viewers.

Annual Filing Fee:

All workers' comp. insurers are assessed an annual filing fee to support workers' comp. rate filing review, rate hearing, actuarial review, rate making & public viewing functions. The assessment is the lesser of: 1) the insurer's Cal. Direct written premium times 0.01, or 2) \$4,000; and is subject to a minimum of \$100. Insurers are billed annually and are not restricted in the number of filings submitted.

Designated Rating Organization:

The Insurance Commissioner has designated the Workers' Compensation Insurance Rating Bureau (WCIRB) as the statistical agent for the collection of data to be used in the administration of the uniform statistical reporting plan and the mandatory experience rating plan. All questions regarding data reporting requirements should be directed to the WCIRB at the address listed on page 1 or by telephone to (415) 777-0777.

Products & Services Order Form

Order Instructions

General

- Please print or type
- Please complete all necessary information below
- Refer to the WCIRB Products & Services Catalog for complete information on product availability, selection criteria, format, and pricing

Mainframe Computer Formats

All products on mainframe computer tape reel format are recorded at 6250 BPI. If 1600 BPI is desired, so indicate on this form under "Selection Criteria." Also, products on tape reel and tape cartridge for the mainframe are provided with standard IBM DOS/VSE labels. If unlabeled is desired, so indicate under "Selection Criteria."

Shipping

If shipping address differs from mailing address, show shipping address in "Remarks." Also, special arrangements may be made for express mail delivery, at your expense, by including necessary account information under "Remarks."

Payment

Billing is only available to WCIRB insurer members; otherwise, payment must accompany all purchases.

Sales Tax

Please include 8.25% sales tax (until 12/31/2001) or 8.50% sales tax (on or after 1/1/2002) for orders placed from or shipped to California addresses.

To Order You May:

CALL TOLL FREE
1-888-CA WCIRB (229-2472)
7:30 a.m.-5:00 p.m. PST

FAX (415)778-7272

MAIL

Customer Service Department
WCIRB California
525 Market Street, Suite 800
San Francisco, CA 94105-2716

Order Information

Name _____ Title _____

Company _____

Address _____ City _____ State _____ Zip+Four _____

Telephone _____ Fax _____ E-Mail _____

REMARKS _____

Payment Method

☐ Payment Enclosed

☐ WCIRB Member Billing (Available only to WCIRB member insurers)

Authorized by _____ Signature _____ Date _____

Billing Address _____ City _____ State _____ Zip+Four _____

☐ VISA ☐ MASTERCARD Cardholder Name _____

Card # _____ Exp. Date _____

Authorizing Signature _____ Date _____

Order

QTY	CATALOG #	DESCRIPTION	SELECTION CRITERIA	UNIT PRICE	TOTAL PRICE

WCIRB USE ONLY

CONTROL #	REFERENCE #
BATCH #	APVL #
INVOICE #	

Sales Tax

TOTAL